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January 5, 2006

Mail Stop ISSUE FEE
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Re: **Application No.:** 10/795,926
Confirmation No.: 1788
Applicant: Natarajan Ramachandran
Filed: March 8, 2004
Title: Cash Withdrawal From ATM Via Videophone
Art Unit: 2876
Notice of Allowance Date: December 1, 2005
Docket No.: D-1107 R2 CIP3

Sir:

Please find enclosed the Issue Fee Transmittal form for filing in the above-referenced Application. Also enclosed are Comments on the Statement of Reasons for Allowance; a Request to Amend Drawings; and five (5) replacement sheets of (formal) drawings.

Very truly yours,

Ralph E. Jocke
Reg. No. 31,029

CERTIFICATE OF MAILING BY EXPRESS MAIL

I hereby certify that this document and the documents indicated as enclosed herewith are being deposited with the U.S. Postal Service as Express Mail Post Office to addressee in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450 this 9th day of January 2006.

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D-1107 R2 CIP3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	
Natarajan Ramachandran)	
)	
Application No.: 10/795,926)	Art Unit 2876
)	
Confirmation No.: 1788)	
)	
Filed: March 8, 2004)	Patent Examiner
)	April Taylor
)	
Title: Cash Withdrawal From ATM)	
Via Videophone)	

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Sir:

In response to the Notice of Allowability dated December 1, 2005 kindly enter

Applicant's Comments on the Statement of Reasons for Allowance without prejudice as follows:

Comments on the Statement of Reasons for Allowance

Applicant acknowledges the Office's admission that the pending claims are patentable over the references of record. Applicant respectfully submits that while the specific features and relationships mentioned in the statement of reasons for allowance are not disclosed or suggested in the prior art, these are not the only recited features and relationships which are not found in the prior art. Furthermore, the statement sometimes indicates a general paraphrasing of claim language, and not necessarily the exact claim language. The statement also refers to subject matter (or language) which is not recited in all of the claims. For example, not all claims require transmitting a customer financial account number. Nor do all claims require sending a cash dispense request that includes image data corresponding to the identifier of a particular ATM. It should be understood that the allowed subject matter is to only be limited by that subject matter which is specifically recited. Any remarks in the statement which narrow the recited subject matter should be disregarded.

Respectfully submitted,



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Request to Amend Drawings

Sir:

Applicants request to amend the drawings currently pending in the Application by substituting the five (5) replacement (formal) drawing sheets enclosed herewith, containing Figures 96-102, for the drawing sheets currently pending.

These replacement drawing sheets are identical to the pending drawing sheets in all respects except for shading, line quality, margins, and paper size. No new matter will be added as a result of this substitution. Permission to amend the drawings by substitution is respectfully requested.

Respectfully submitted,

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